## STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF MORTGAGE LENDING

Before the Commissioner of the Division of Mortgage Lending

| - 1 |                                   |   |                          |
|-----|-----------------------------------|---|--------------------------|
| 4   |                                   | ) |                          |
| ا ہ | In the Matter of:                 | ) |                          |
| ۱ ۱ |                                   | ) | Case No.: 2013-19        |
| 5   | ROBERT MICHAEL HOSBROOK,          | ) |                          |
|     | Mortgage Agent License No. 29338, | ) | Order No. <u>2014-12</u> |
| 7   | NMLS ID No. 362956,               | ) |                          |
|     |                                   | ) |                          |
| 3   | Respondent.                       | ) |                          |
| ,   |                                   | ) |                          |

## CONSENT ORDER VOLUNTARY REVOCATION OF LICENSE

Issued and Entered
This 21st day of April, 2014
By James Westrin,
Commissioner

The Commissioner of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Commissioner") having been statutorily charged with the responsibility and authority to administer and enforce Chapter 645B of the Nevada Revised Statutes and Chapter 645B of the Nevada Administrative Code, governing the licensing and conduct of mortgage agents in the State of Nevada; and

The Commissioner having been granted general supervisory power and control over all mortgage agents doing business in the State of Nevada pursuant to NRS 645B; and

ROBERT MICHAEL HOSBROOK ("Respondent") having made application for and been granted mortgage agent license No. 29338 pursuant to NRS 645B on March 21, 2005 by the Commissioner, and at all times relevant to this matter having been licensed and, therefore, subject to the jurisdiction of the Commissioner; and

The Division of Mortgage Lending ("Division") after investigation determined that:

On November 26, 2013, RESPONDENT entered a guilty plea in the United States
District Court, District of Nevada, to one count in violation of 18 U.S.C. § 1344 {Case
No. 2:13-cr-00222-GMN-GWF}. Namely, RESPONDENT pled guilty to a felony
involving bank fraud.

 RESPONDENT'S guilty plea to felony bank fraud in violation of 18 U.S.C. §1344 on November 26, 2013 is a violation of NRS 645B.670(c)(5) and renders RESPONDENT ineligible to hold a mortgage agent license.

On or about January 23, 2014, the Commissioner served upon Respondent a Notice of Opportunity to Show Compliance and Proposed Administrative Complaint (hereinafter, the "Notice"); and

Respondent thereafter expressed a desire to cooperate with the Division, and to avoid the time and expense involved in a formal administrative enforcement hearing; and

The Division and Respondent having conferred concerning this matter and determined to resolve this matter pursuant to the following terms:

- RESPONDENT agrees to a voluntary revocation of his mortgage agent license no. 29338
   issued under NRS 645B. and
- 2. RESPONDENT further agrees that he will not engage in any activity in the State of Nevada requiring licensure under NRS 645B.

Respondent has knowingly and voluntarily affixed its signature to the attached VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER, incorporated herein by this reference, has agreed to the issuance of this CONSENT ORDER with the intent to be legally bound hereby, and has waived and relinquished any and all rights that Respondent may now or hereafter have to an administrative hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry of this Consent Order; and,

Respondent has had opportunity to consult with legal counsel of his choosing concerning this matter; and,

The Commissioner having determined that the terms of this Consent Order are a reasonable resolution of this matter and in the public interest.

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## NOW, THERFORE, IT IS HEREBY ORDERED that:

- 1. Respondent's mortgage agent license no. 29338 issued under NRS 645B is hereby revoked.
- Respondent shall not engage in any activity in the State of Nevada requiring licensure under NRS 645B.
- 3. This Order shall be and is effective and enforceable on the date that it is issued, as shown in the caption hereof.
- 4. This Order shall remain effective and enforceable until terminated, modified, set aside, or suspended in writing by the Commissioner.
- 5. The Commissioner specifically retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as he shall deem just, necessary, and appropriate to enforce the provisions of NRS 645B and protect the public.

IT IS SO ORDERED.

DIVISION OF MORTGAGE LENDING

JAMES WESTRIN, COMMISSIONER

CERTIFICATE OF SERVICE I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on, April 22<sup>nd</sup>, 2014, I deposited in the U.S. mail. postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing executed, CONSENT ORDER VOLUNTARY REVOCATION OF LICENSE AND VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER IN THE MATTER OF ROBERT MICHAEL HOSBROOK, addressed as follows: Robert Michael Hosbrook 2754 Mallard Landing Avenue Henderson, NV 89074 Certified Receipt Number: 7009 2250 0001 8859 3940 DATED this 21st day of April, 2014 Employee of the Division